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Alberta Seniors Benefit

Consultation with Seniors Summary Report

April 1994



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Report Highlights

On February 24, 1994 a proposal for a new benefit program for seniors — Alberta Seniors Benefit — was introduced as part of the provincial budget.

The program had two main objectives:

- to reduce the cost of seniors' programs, as part of overall cost cutting to Government programs and services to balance the budget by fiscal year 1996-97;
- to provide sustainable services to those seniors most in need.

In 1991, the Government of Alberta began an extensive and ongoing consultation process with seniors in an attempt to address these issues by looking at ways to redesign its seniors' programs. The consultations included initial meetings in 1991 and 1992 between then Minister Responsible for Seniors Roy Brassard and major seniors' organizations; and the Seniors' Consultation on Fiscal Change chaired by Mrs. Marjorie Bowker in Red Deer on September 18 and 19, 1993. In her report, Mrs. Bowker made recommendations on 20 seniors' programs provided by the Alberta Government.

At the same time the proposal for the new program was introduced, the Government announced it would conduct consultations with seniors to provide information, and to hear the concerns, feelings and suggestions of seniors regarding the new program, as well as changes to other provincial government programs affecting seniors.

These consultations were among the most extensive ever held in Alberta. In total, approximately 35,000 Albertans voiced their opinions on the Alberta Seniors Benefit program. As of April 14, 1994:

- approximately 8,019 Albertans attended 79 information sessions, and 1,422 attended 30 focus workshops, organized by both seniors' organizations and community groups;

- 33 community meetings requested by MLAs attracted approximately 3,498 seniors;
- 18,286 Albertans had called the toll-free information line to share their views on, and ask questions about, the new Alberta Seniors Benefit program;
- 3,891 written responses had been received.

This document provides a summary of the concerns and suggestions raised by seniors in all phases of the consultation.

Summary of Major Issues

Seniors, in general, were positive about the principles of the Alberta Seniors Benefit program, but were more critical of some specific elements of the program they considered unfair to themselves or other seniors.

They liked the fact that there was no means test; that administration costs were being reduced; that they would only have to fill out one application form instead of several; and that there would be one consistent, simple income test for all elements of the program.

Throughout the course of the consultations, the following issues were raised most frequently by seniors and caused them the greatest concern. The first six issues relate specifically to the Alberta Seniors Benefit program. The final two relate to changes in other government programs for seniors.

1. Income Threshold Levels

The income threshold levels for both the cash benefits and the exemption from health care insurance premiums under Alberta Seniors Benefit were criticized as being too low.

There were a wide range of opinions as to what the threshold levels should be. There was also a variety of opinion as to whether the threshold should be the amount at which cash

benefits would end, or the amount at which benefits would begin to be reduced on a sliding scale as income increases.

Many seniors suggested that no benefits should be taken away from seniors with incomes below the poverty line, although there was no consensus on what the poverty line actually was.

Many seniors felt that the benefit amount and/or income thresholds for a senior couple should be double that for a single senior, despite the fact that some costs for senior couples, such as shelter costs and utilities, are the same as for single seniors.

Seniors regularly suggested that when one spouse is in long term care or a lodge, couples should be treated as singles for the purposes of determining threshold levels and benefit amounts.

2. One-Senior Couples (only one person is over 65)

One-senior couples felt that Alberta Seniors Benefit, as proposed, would discriminate against them, even though the program's treatment of one-senior couples would be no different from many existing programs.

Many seniors felt they were being penalized for being married to someone younger than 65. They pointed out that the younger partner in the marriage often is a female who has never been employed outside the home and is financially dependent on her senior spouse. They say that this should be recognized in the threshold levels, the cash benefit amounts, and the health benefits provided.

3. Dental and Optical Benefits

Some seniors raised concerns about the fact that the smaller amount of money they would receive for dental and optical care under Alberta Seniors Benefit would not provide the same level of support as under the current Extended Health Benefits program. They felt that this would be a particular hardship for the lowest income seniors, particularly those in long term care.

A few felt that funding should be provided to seniors for dental and optical care only when needed; seniors should not receive an average cash benefit for dental and optical care whether they use it or not.

Others suggested some form of insurance program for dental and optical care, possibly as part of the Blue Cross Plan for seniors, or that dental and optical coverage for seniors should be included in the Alberta Health Care Insurance Plan.

4. Definition of Income

Many seniors suggested that net income, taxable income, or “income after taxes paid” should be used to calculate thresholds and benefit amounts. They felt that gross income was not an accurate or fair measure of the actual, usable income seniors had at their disposal.

Others objected to the inclusion of certain sources of income, particularly income from RRSPs, RRIFs, and veterans’ pensions, in the definition of income. Some wondered how the cashing in of investments would affect their gross income used to determine benefit amounts. Many also felt that in the calculation of their income, there should be an allowable deduction for dependants.

5. Cost of Home Ownership

Some senior homeowners said that the property taxes, utilities, home repairs, and services such as garbage collection have increased considerably over the past few years, while the costs of rental accommodations have remained more stable.

Some felt that they will not have sufficient funds to maintain their home, and might have to sell it, particularly if they receive less or no assistance with property taxes under Alberta Seniors Benefit.

6. Time for Adjusting to Change

Considering the scope of the changes, some seniors felt that the Government is moving too fast. They felt they needed more time to understand the changes to their programs, and to adjust their budgets accordingly.

7. Changes to Blue Cross

Some seniors remarked on how changes to Blue Cross would affect how much they will pay for their prescription drugs. (Until July 1, 1994, seniors will pay 20% of the cost of each prescription. After this date they will pay only the dispensing fee, to a maximum of \$9.70 for each prescription.)

For those seniors who use prescription drugs that are inexpensive, this new system of payment may increase their costs. Those with higher drug costs, on the other hand, said they would benefit from the new system.

8. Fee Increases for Long Term Care Accommodation

Some seniors voiced concerns about the frequency and magnitude of long term care rate increases. They worried mostly about the steady decline in the amount of discretionary income left to low-income, long term care residents for items such as clothing, hair cuts, transportation, cable television and other personal items.

Husbands and wives of long term care residents expressed doubts about being able to afford the fee increases and, at the same time, maintain the family residence.

A number of seniors questioned whether low-income residents would be able to afford proper eye and dental care, particularly with the proposed reductions in assistance for these costs under Alberta Seniors Benefit.

I. Introduction

Recognizing the Need for Change

Finding ways to provide quality, affordable, sustainable services to seniors (persons 65 years of age and older) in a time of both diminishing government resources and a rapidly growing seniors' population is one of the most important public policy issues facing not just the Alberta Government, but governments all across Canada and the world.

An aging population has implications for every aspect of Alberta society, including health care, education and housing. It also means that in the future, there will be a smaller percentage of Albertans in the labour force generating economic activity and tax revenue to support public services and programs for all citizens of the province.

In 1991 the Government of Alberta began an extensive and ongoing consultation process with seniors in an attempt to address these issues by looking at ways to redesign its seniors' programs. The consultations included initial meetings in 1991 and 1992 between then Minister Responsible for Seniors Roy Brassard and major seniors' organizations; and the Seniors' Consultation on Fiscal Change chaired by Mrs. Marjorie Bowker in Red Deer on September 18 and 19, 1993. In her report, Mrs. Bowker made recommendations on 20 seniors' programs provided by the Alberta Government (see Appendix 1 for a list of major provincial programs for seniors).

Alberta Seniors Benefit Introduced

On February 24, 1994, a proposal for a new benefit program for seniors — Alberta Seniors Benefit — was introduced as part of the Alberta Government's budget. The new program, to be administered by Alberta Community Development, combines five existing programs for seniors into one program beginning July 1, 1994: Alberta Assured Income Plan, Senior Citizens'

Renter Assistance Program, Property Tax Reduction Program, Extended Health Benefits, and Exemption from Alberta Health Care Insurance Premiums.

The program has two main objectives:

- to reduce the cost of seniors' programs, as part of overall cost cutting to Government programs and services to balance the budget by fiscal year 1996-97;
- to provide sustainable services to those seniors most in need.

It is based on the following principles:

- protect low-income seniors;
- streamline administration and cut duplication;
- provide a one-window approach to seniors' benefits;
- introduce income testing, but do not use a means test;
- consult with seniors on the proposed changes;
- carefully monitor the impact of the changes.

There are two parts to Alberta Seniors Benefit: a cash benefit and a full or partial exemption from Alberta Health Care Insurance Premiums. Both parts of the program are income tested; benefits decrease as private income increases. The level of benefits also depends on marital status and type of accommodation. (See Appendices 2 to 6 for information on income thresholds and benefit amounts.)

Consultations on Alberta Seniors Benefit

At the same time the proposal for the new Alberta Seniors Benefit program was introduced, the Government announced it would conduct extensive consultations with seniors:

- to provide information and answer questions about the proposed Alberta Seniors Benefit, as well as changes to other provincial government programs affecting seniors;

- to provide seniors with the opportunity to express their feelings and concerns about the new program, and to suggest changes and/or alternatives.

There were three elements to the consultation process:

1. A toll-free 1-800 information line began operation on February 24, 1994, the day the program was announced. Seniors called for more information about the new program and to express their thoughts and feelings.

As of April 14, 1994, 18,286 calls had been received. Follow-up calls were made back to those seniors who requested more information or answers to specific questions.

2. Seniors were encouraged to provide written comments and to request additional information by sending in a tear-off sheet included in the Alberta Seniors Benefit brochure that was mailed to every senior in the province in early March, 1994. A comment sheet was also included in the information packages distributed to seniors at the community meetings.

As of April 14, 1994, 3,891 written responses had been received. Many seniors did not simply use the "tear-off" sheet provided, but also wrote well-considered, detailed letters. Many offered suggestions for improving the program and for alternative measures to reduce the deficit.

The letters are being read by Community Development Minister Gary Mar, and acknowledged with a return letter.

3. Seniors' organizations and community groups were invited to organize information sessions and focus workshops for seniors to learn more about the Alberta Seniors Benefit program and to provide comments and suggestions for improvements. Community Development Minister Gary Mar and other Members of the Legislative

Assembly attended many of these gatherings. In addition, community meetings requested by MLAs were also held.

Between March 8 and April 14, in communities all across Alberta:

- approximately 8,019 Albertans attended 79 information sessions;
- 33 community meetings requested by local MLAs attracted 3,498 seniors;
- approximately 1,422 seniors attended 30 focus workshops.

A complete list of the dates, locations and approximate attendance of all the meetings appears in Appendix 7.

At the information sessions, staff from Alberta Community Development, assisted by personnel from other departments, made presentations on and answered questions about the Alberta Seniors Benefit program.

The focus workshops, facilitated by Community Development staff and organized by seniors' organizations throughout the province, provided seniors with an opportunity to review all aspects of the program, to identify issues and concerns, and to develop and suggest potential solutions.

In addition, Assistant Deputy Ministers from Community Development, Health, Municipal Affairs and Family and Social Services met March 16, 1994 with representatives of 30 seniors' organizations to answer specific questions on changes to provincial government programs affecting seniors identified in the 1994 provincial budget.

These consultations were among the most extensive ever held in Alberta. In total, approximately 35,000 Albertans voiced their opinions on the Alberta Seniors Benefit program.

The Purpose of this Document

This report provides a summary of the concerns and suggestions raised by seniors in all phases of the consultation.

The information contained in this report will help the Government of Alberta:

- better understand the needs and concerns of seniors;
- make changes to the Alberta Seniors Benefit program to better address these needs and concerns.

II. General Concerns and Comments from Seniors

Throughout the course of the consultations, seniors expressed not just their thoughts and concerns about specific elements of the Alberta Seniors Benefit program, but also their opinions about the principles underlying the new program, the consultation process itself, and the provincial deficit.

Seniors did not speak with one voice; there was broad consensus on some issues and strong disagreement on others.

Seniors, in general, were willing to give the Government credit for tackling the deficit head on.

However, while the majority of seniors said they were willing to contribute to deficit reduction, most felt that they were being asked to take a larger cut in income than other groups in society such as teachers, health care workers and civil servants.

Seniors, in general, were concerned about how the need to eliminate the deficit would affect not only themselves, but everyone in society. Many stressed the importance of protecting education, health services and the unemployed, and offered alternatives for reducing the deficit such as:

- using lottery funds to pay for education and health;

- implementing a sales tax;
- giving fewer grants to corporations and/or increased corporate taxes;
- introducing progressive increases in income taxes.

A common concern was that the Government was introducing changes to seniors' programs too quickly, giving seniors little time to adjust to the new realities, and to plan their budgets accordingly. Seniors suggested that the cuts to benefits should be phased in over a longer period of time.

Others suggested that the “rules” under which seniors had planned for retirement were now being dramatically changed.

Seniors were particularly worried about the cumulative impact of program changes affecting seniors across all Alberta Government departments, and budget changes at all levels of government, both now and in the future.

Some seniors expressed satisfaction with the consultation process on the Alberta Seniors Benefit program, and felt that the Government was meeting its commitment to consult with seniors on an ongoing basis about the programs and policies that affect them.

Others, however, felt they were not given enough detailed information about the program, or enough time to make informed, constructive suggestions about how the program should be changed.

Some thought that current consultations on the Alberta Seniors Benefit program should have been done before any program changes were announced, not after. They were not convinced that their voices would be heard or that changes would be made to the program.

There was criticism of the introduction of income testing in the Alberta Seniors Benefit program. They felt they were being penalized for working hard all their lives and saving for their

retirement. Several pointed out that they had brought up their children on low wages, with few benefits from government, and had still managed to plan for their retirement years.

Other seniors, however, thought that it was time to end universality for seniors' programs, believing that those who could afford to pay for services should pay for them. This, they believed, would ensure that there would continue to be enough resources available to protect low-income seniors.

Some low-income seniors, however, did not believe they were being protected. Many talked about the sacrifices they had made for Canada and Alberta, including fighting in the Second World War and contributing in many ways to the development of our province and country.

In their letters, they explained their financial situation, including the expenses they face and their frugal lifestyles.

Some seniors also stated that they would prefer to retain the existing programs rather than receive a cash benefit. They felt that it would be better if the funds were kept in the program until they needed them. They worried that they might use up the cash benefit on daily living expenses.

In general, seniors were more positive about the principles of the Alberta Seniors Benefit program, and were more critical of specific elements of the program that they considered unfair to themselves or other seniors.

They liked the fact there was no means test; that administration costs were being reduced, that they would only have to fill out one application instead of several; and that there would be one consistent, simple income test for all elements of the program.

The following section reflects the concerns and suggestions of seniors on the specific elements of the Alberta Seniors Benefit program.

III. Specific Issues Relating to Alberta Seniors Benefit

1. Proposed Income Thresholds

1.1 Threshold levels and terminology

A common concern shared by seniors was that the proposed income thresholds for the Alberta Seniors Benefit program were too low. Even those who said that the income threshold levels would not present a problem for them personally, worried about the impact on those with lower incomes (see Appendix 4 to 6 for proposed threshold amounts).

There was a wide variety of opinion on suggested thresholds.

The detailed letters and in-depth discussions at the community meetings suggested that there were many different understandings of what was meant by the terms “income threshold,” “income level” and “income cut-off”.

Some seniors’ comments suggested that they were referring to an income level for seniors below which nothing would change, including benefits currently received under existing programs. There were many suggestions as to what should happen above that “threshold” or “cut-off” level, including:

- pay health care premiums in full;
- begin to pay health care premiums “on a sliding scale” where the amount paid would increase as income increases;
- receive none of the current benefits;
- continue to receive current benefits on a decreasing scale as income increases;
- begin to receive the cash benefit under the Alberta Seniors Benefit program on a sliding scale where benefits would decrease as income increases.

1.2 Relationship to the “poverty line”

Suggestions were made by seniors that the “poverty line” be used as the income level below which benefits under existing programs should continue or the maximum cash benefit under the proposed program should be paid. Above this “line”, cash benefits should be paid on a sliding scale, decreasing as income increases.

There was no consensus in focus workshop discussions, however, on what constitutes the “poverty line”, although many seniors referred to the Statistics Canada low-income cut-offs as “poverty lines”.

2. Cash Benefit Amounts and/or Income Thresholds

2.1 Cash benefit amounts and/or income thresholds for married and single seniors

Some seniors said that the amount of the cash benefit and the income thresholds for senior couples should be double that for singles.

Others acknowledged that some costs for couples are the same as for single seniors (such as property taxes, mortgage payments or rent). These seniors suggested benefit amounts for senior couples somewhat less than double the amount for single seniors.

Conversely, others argued that single seniors should be considered on the same basis as senior couples because their costs are similar. They said that the mortgage, utilities and other costs are the same whether one or more people live in the home.

2.2 Cash benefit amounts and/or income thresholds for married couples compared to common-law couples or singles sharing the same accommodation

Some seniors asked why married seniors would be eligible to receive only one shelter component of Alberta Seniors Benefit, while common-law couples and single seniors sharing accommodation might each be eligible to receive the shelter component. Many felt this would unfairly penalize married seniors.

Others questioned if it was fair to stipulate that separated or divorced couples must live in separate residences in order to be classified as single seniors, particularly if common-law couples or other singles living in the same residence were treated as single.

Some seniors pointed out that the programs Alberta Seniors Benefit would replace, varied on this point. The Senior Citizens' Renter Assistance program currently provides separate grants to single seniors sharing the same accommodation. The Property Tax Reduction program, however, provides only one grant per household.

2.3 Cash benefit amounts for married seniors, where one or both live in a long term care facility or lodge

It was stated by some seniors that they pay a considerable portion of their income to support their spouse in a long term care facility or lodge, in addition to supporting themselves at home.

They felt that, to be fair, senior couples in this situation should be treated as single seniors. They pointed out that the Federal Guaranteed Income Supplement program does, in fact, treat seniors in these situations as though they were single.

Married seniors who both live in long term care facilities or lodges also felt that they should be treated the same as single

seniors in similar accommodation since their expenses are the same.

2.4 Cash benefit amounts for seniors living in long term care facilities or lodges

Seniors pointed out that those living in long term care facilities generally have lower incomes than the average senior. Many also do not have families to assist them or to act as their advocate.

Seniors were particularly concerned that the cash benefit amounts under Alberta Seniors Benefit did not take into account the increasing charges for room and board in long term care facilities. These increases, they felt, would result in a significant decrease in the discretionary funds available to low-income seniors to cover expenses which may include: clothing, laundry, public transportation, personal items, gifts for family members, recreational opportunities, hairdressing, etc.

Concern was expressed that the costs of optical or dental care, including eyeglasses and dentures, would cause particular hardship for low-income seniors in long term care.

2.5 Income thresholds and cash benefit amounts for one-senior couples

The proposed treatment of one-senior couples, in relation to single seniors and two-senior couples, was seen to be discriminatory. Some seniors said they were being penalized for being married to someone younger. They felt that both the benefit amounts and the levels at which cash benefits cease for one-senior couples should be at least higher than for single seniors, if not equal to the levels set for two-senior couples.

They pointed out that most one-senior couples include a female non-senior spouse who is not employed, may be unable to work for health reasons, and who is thus dependent on her spouse's income. They also pointed out that their expenses are no

different from two-senior couples and questioned why they should be penalized.

Seniors held to this opinion even when it was pointed out that Alberta Seniors Benefit, as proposed, did not differ in most respects from existing programs in its treatment of one-senior couples.

Non-senior spouses also were concerned that they would no longer qualify for “family coverage” that currently provides them with premium-free Health Care Insurance, and assistance with optical and dental care under Extended Health Benefits. (Note: Under Alberta Seniors Benefit, health care premium exemptions for both spouses in a one-senior couple would continue, provided the couple qualifies based on income. Dental and eye care benefits would also be provided for the non-senior spouse, if the couple qualifies for a cash benefit.)

2.6 Shelter amounts for renters and homeowners

Some seniors felt they were being penalized for owning their own home. They questioned the rationale for providing a larger benefit to renters than to homeowners (see Appendix 2 for proposed benefit amounts).

They argued that the costs of owning a home are at least as high as renting, particularly for those who are still making mortgage payments and/or are faced with increasing property taxes. They also said that the costs of rental accommodation have remained more stable in recent years.

They described how maintenance costs on their older homes — homes they worked many years to buy — now take a considerable part of their income. Roof repairs and furnace and appliance breakdowns were the most frequently mentioned costs. A “home improvement” program was recommended to cover extraordinary or emergency home maintenance costs.

Others suggested that homeowners should be allowed deductions from their gross income (used to determine benefit amounts) for property taxes, utilities, garbage collection, insurance, mortgage payments and maintenance costs. Seniors pointed out that these costs are rising every year and that the potential for substantial increases in property taxes will mean some may have to leave their homes.

There were comments that every effort should be made to help seniors live independently in their own homes, and that this would be less costly for government in the long term. One example cited was that seniors should be allowed to defer payment of taxes until their house is sold.

3. Health-Care Premiums

3.1 Income thresholds and premium amounts

Seniors felt that those seniors who could afford to should pay health care premiums. They also felt that the income thresholds used to calculate premiums for seniors were too low, and that the income spread between when seniors begin to pay premiums and when they pay full premiums was too narrow (see Appendix 6 for proposed threshold amounts).

Some seniors suggested that the upper limit at which seniors pay full premiums be raised. Others said that the change to seniors paying health care premiums should be phased in over several years to allow seniors to plan and budget for these payments.

Seniors also expressed concern about possible increases in premiums in the future, particularly, they said, if health care became more “privatized”.

3.2 Objections to paying premiums

Some seniors were opposed to paying health care premiums altogether. They argued that they paid taxes all their lives for

these benefits and thus were entitled to premium-free health care insurance coverage.

Others questioned why Alberta is one of only two provinces (the other being British Columbia) that require people to pay premiums. In other provinces, they argued, the health care system is financed through provincial income tax, which they felt was fairer because it is a progressive tax, based on income. They were concerned that the health care premium is a flat tax in that a single senior with an income of \$18,200 would be paying the same amount as someone making a great deal more.

Some seniors said they would be less opposed to paying health care premiums if dental and eye care costs were covered under the Alberta Health Care Insurance Plan.

4. Eligibility Criteria

Seniors raised questions regarding the date a senior becomes eligible for the new program, and pointed out that start dates differ under current programs. Seniors wanted to know whether eligibility would begin on their birthday or at the beginning of the calendar year in which they turn 65, and the rationale for choosing the starting date.

Seniors who have not been in Canada for the 10 years required to qualify for Old Age Security asked whether they would be eligible for assistance under the Alberta Seniors Benefit program.

5. What is Included as Income?

5.1 Questions concerning what qualifies as income

Questions and concerns were raised by seniors regarding what would be included as income for the purposes of determining gross income and benefit levels under the Alberta Seniors

Benefit program. Seniors expressed a variety of opinions about, and asked for clarification on, the following:

- Old Age Security
- Guaranteed Income Supplement
- Goods and Services Tax credit
- Canada/Quebec Pension Plan
- Veterans Affairs benefits
- Pensions from other countries
- Death benefits
- Insurance settlements
- Annuity income
- Disability pensions
- Deceased spouse's disability pension
- Registered Retirement Savings Plans [RRSPs] including the value of the assets themselves (especially when an RRSP is cashed in), the interest accumulated within the fund, and the income generated by the fund
- Income from Registered Retirement Income Funds (RRIFs) (as above)
- Dividends
- Pensions from employment
- Workers' Compensation
- Assured Income for the Severely Handicapped benefits
- Maintenance payments (alimony, child support)
- Employment income
- Business income (including farming, fishing and property rentals)
- Income from reverse mortgages
- Capital gains

5.2 Investment income

Some seniors said that they felt they were being penalized for working hard all their lives so that they could live in some degree of comfort in their retirement years. They resented the fact that the income they now receive from their RRSPs, RRIFs, and other savings and investments would be included as income under the Alberta Seniors Benefit program.

They also argued that income from RRSPs and RRIFs comes from the depletion of an asset, similar to reverse mortgages, and therefore, should not be considered as income.

5.3 Income from federal government programs

Some seniors questioned the fairness of including benefits provided to low-income seniors by another level of government in the calculation of gross income. In particular, they did not agree with the inclusion of Guaranteed Income Supplement payments and Goods and Services Tax credits (neither of which are taxable under federal tax regulations) in the calculation of the gross income at which health care premiums would become payable under Alberta Seniors Benefit.

5.4 Maintenance payments

Some seniors recommended that seniors paying alimony or child support should be entitled to deduct these payments from their income for the purposes of the Alberta Seniors Benefit program. The maintenance payment would then be included as income for the person receiving the payment.

Some recipients of maintenance payments, however, stated that these payments should not be included in the calculation of their income.

5.5 Income from reverse mortgages

Seniors who are considering using a reverse mortgage against their home to help “make ends meet” questioned whether or not this will be included in the calculation of their income. They pointed out that Revenue Canada, for instance, does not consider this as income for tax purposes.

5.6 Income from sale of assets

Seniors also stated that income from the sale of assets, such as their home, should not be included in the calculation of income. Some suggested that if taxable income or income after taxes was used as the basis for the calculation of income, then this concern would be addressed.

5.7 Base year for calculating income and income reporting procedures

Seniors identified many situations where their income in the year used for calculating eligibility for benefits would not be a fair indicator of their normal yearly income. They requested that Alberta Seniors Benefit provide a mechanism for dealing with seniors who, for example:

- retired in the last year and, consequently, saw their income drastically reduced;
- cashed in a RRSP or other investment, or made a large withdrawal from a RRIF, thus raising their income for that one year;
- had a higher income due to unusually high dividend income;
- had a lower income because of a drop in interest rates or income from investments that had not performed well;
- received an inheritance, death benefit, cash legal settlement, or insurance claim settlement.

Seniors suggested that applications for benefits should be based on their income from the current year, not the previous year. Others pointed out that those applying for the federal Guaranteed Income Supplement are permitted to provide an estimate of their income for the current year, if they anticipate it will be substantially different from the previous year.

6. Deductions from Gross Income for the Purpose of Calculating Benefit Amounts

6.1 Basing benefit calculations on net income, taxable income or income after taxes paid, instead of gross income

Seniors stated that net income, taxable income or income after the deduction of federal and provincial taxes should be used for determining benefit amounts, rather than gross income.

Although each term has a different meaning, seniors appeared to support the idea that “income available after taxes are paid” should be used to determine benefit amounts.

Some seniors, however, conceded that the use of gross income would be acceptable if the thresholds were higher.

Seniors suggested that they should be allowed to deduct from gross income expenses such as maintenance payments, extraordinary medical expenses, expenses for dependants, disability deductions, and other deductions allowed under the Income Tax Act.

Other seniors proposed the use of taxable income as the basis for the Alberta Seniors Benefit program because it would:

- be administratively less expensive;
- use the current definitions of income used under the Income Tax Act;
- include as income the value of income-generating assets when they are sold.

6.2 Income from business, farming, fishing and property rentals

Seniors agreed that income from these sources should be included as “income”. They were concerned, however, that gross income not be used, as it does not take into account the expenses associated with any type of business operation. (Note: As now proposed, Alberta Seniors Benefit would use net income from these sources in its calculation of income.)

6.3 Expenses incurred by seniors with dependants other than their spouse

Some seniors suggested that the program should consider the added costs associated with looking after dependants. They used the following examples of seniors who:

- were raising their own grandchildren;
- still had younger children and teenagers living at home;
- were looking after aging parents, siblings, aunts, uncles or others (any dependant who is senior will receive Alberta Seniors Benefit, if they meet qualifying criteria);
- were providing room and board for their grown children and grandchildren who may have lost their jobs or who were unable to obtain social assistance or other financial assistance.

6.4 Extraordinary expenses related to a disability or chronic medical condition

A number of seniors suggested that consideration should be given to seniors paying for extraordinary expenses (for themselves or for others) related to a chronic health problem or disability that is not covered under the income tax medical expenses deduction.

7. Future Changes In Benefits

7.1 Cost-of-living increases in cash benefit amounts

Seniors asked if there would be yearly increases in the amount of benefits available from Alberta Seniors Benefit to reflect cost-of-living increases in health care premiums, utilities, property taxes and other expenses. They recommended that the cash benefit should be indexed to the cost-of-living.

7.2 Cost-of-living increases in income thresholds

Some seniors suggested that income thresholds should change each year to reflect changes in the cost-of-living.

7.3 Impact of cost-of-living increases in Old Age Security, Guaranteed Income Supplement, Canada Pension Plan, and private pensions

Seniors were concerned how cost-of-living increases in other benefits such as Old Age Security, the Guaranteed Income Supplement and Canada Pension Plan would affect their eligibility and level of benefits under Alberta Seniors Benefit.

They pointed out that if federal benefits increased, this would increase their income. If Alberta Seniors Benefit income thresholds did not increase accordingly, fewer seniors would qualify for the cash portion of Alberta Seniors Benefit, and more seniors would pay their health care premiums.

Seniors also expressed similar concerns regarding cost-of-living increases in their income from private pensions.

Some seniors suggested that the income thresholds for Alberta Seniors Benefit be increased to match cost-of-living increases in Old Age Security and Guaranteed Income Supplement benefits.

8. Dental and Optical Benefits

8.1 Dental and optical benefits

Seniors identified the longer-term impact of reduced benefit amounts for services currently received under Extended Health Benefits as an issue. They worried about the financial impact on seniors who require services that exceed the amount allocated under Alberta Seniors Benefit. (See Appendix 2 for proposed benefit amounts.)

Seniors questioned the use of the “average” yearly amount of current Extended Health Benefits payments per individual/family per year for calculating the benefit amount in the new Alberta Seniors Benefit program. They concluded that the program changes would mean a reduction in potential yearly benefits for seniors. This, they said, would be a serious loss, particularly for seniors living on low fixed incomes in long term care facilities or lodges who may not be able to set aside the money necessary for eyeglasses or dental care. Seniors who break or lose their glasses or dentures may face added hardship.

Some pointed out that under Alberta Seniors Benefit, seniors would receive a yearly cash benefit for dental and optical expenses whether or not they actually had expenses for these services during the year.

Suggestions were also made that the Government should monitor, and if necessary regulate, the increasing costs of dental and eye care services.

Seniors also pointed out that preventative dental care can result in lower dental or health care costs in the future. They remarked that good dental care results in healthier eating habits, a major factor in maintaining good health and reducing other health costs.

Seniors suggested that:

- the Extended Health Benefits program should not be changed and should not be part of the Alberta Seniors Benefit program;
- funding should be provided only when needed: seniors should not receive a cash benefit to cover dental and optical care unless they need it.

8.2 Dental and optical benefits for dependants and spouses in one-senior couples

Seniors questioned why Alberta Seniors Benefit would provide a benefit for seniors only, and there would no longer be dental and eye care assistance for their non-senior spouses and dependants. (Note: Under Alberta Seniors Benefit, assistance for dental and eye care would be provided for the non-senior spouse, if the couple qualifies for a cash benefit, but not for dependants.)

8.3 Availability of dental and eye care insurance plans for seniors

Seniors suggested that dental and optical care for seniors, including eyeglasses and dentures, should be covered under the Alberta Health Care Insurance Plan.

Some seniors indicated a willingness to pay a Blue Cross premium for a more comprehensive Blue Cross package providing coverage for eyeglasses, dentures and dental services.

Others noted that few private insurance alternatives appear to be available to seniors to cover the costs of optical and dental care. Seniors requested information and recommendations from Government on how to obtain insurance to cover future costs of dental and optical services currently covered by the Extended Health Benefits program.

9. The Need for an Appeal Process

9.1 Seniors whose income fluctuates during the year or their circumstances change

Seniors felt there was a need for an “appeal” or “review” process for those whose income or circumstances change, or who run into emergency situations or special hardships during the benefit year. Here are three examples:

- benefit status changes for seniors who marry or divorce during the year;
- the maturing and reinvestment of GICs at a lower interest rate reduces income;
- seniors incur emergency home repairs or health costs.

Seniors frequently recommended the formation of an “appeal board” and/or an “ombudsman for seniors”.

9.2 Seniors who might “fall through the cracks”

Some seniors felt that an appeal process was needed for individual seniors whose special circumstances might cause them to be inadvertently or disproportionately disadvantaged by the changes resulting from the Alberta Seniors Benefit program. Among those identified were:

- those living in subsidized housing who would lose their yearly renter assistance grant of \$600 plus see an increase in rent from 25% to 30% of their income;
- seniors in long term care who would be put particularly at risk from the reduction in assistance for dental and optical care;
- one-senior couples who could not live on a single benefit;
- seniors with dependants, particularly single seniors with dependent children who would be disadvantaged by the program;

- seniors with high costs related to a disability or chronic medical condition;
- seniors who neither rent nor own, but live at home with their children and contribute to household expenses;
- seniors who live in rural or remote areas with high transportation costs to obtain health care.

10. Changes to Other Provincial Government Programs Affecting Seniors

The following programs are not part of Alberta Seniors Benefit. They are discussed here because of the number of seniors who raised questions and concerns about these programs during the consultations.

10.1 Home Care

Seniors expressed concern about possible changes to Home Care, particularly the elimination of “non-essential services” as suggested in Alberta Health’s three-year business plan, and increased daily fees for some Home Care services.

They were concerned that the \$110 million that is to be moved to community care may not be adequate to cover Home Care’s increased responsibilities resulting from the reduction in acute care and long term care beds. The ability of Home Care to provide adequate qualified care to support those with long term care needs in the community was also questioned.

10.2 Blue Cross

Some seniors were upset with the changes to Blue Cross that will require them to pay a dispensing fee for prescription drugs, to a maximum of \$9.70 for each prescription, instead of paying 20% of the cost of each prescription. They explained that the costs of the drugs they were using were low, and thus the

dispensing fee would mean a potential increase in costs for them.

However, other seniors with higher cost drugs were very pleased with the change, feeling they would be better protected under the new system.

Seniors in small towns and rural areas said that it was not feasible for them to shop around until they found the pharmacy with the lowest dispensing fees. They pointed out that:

- many rural communities have only one pharmacy;
- they do not have the financial resources nor the means to travel to other areas to fill their prescriptions;
- they should support their local pharmacy in any case.

Some seniors suggested that having their prescriptions filled less frequently (by receiving a larger quantity of drugs in each prescription) would result in a one-time dispensing fee and substantial savings, as opposed to paying monthly dispensing fees for monthly refills. Some seniors pointed out, however, that they may not have this option available if there are restrictions on the amount of their prescription drug that may be dispensed at one time.

Seniors worried that with the introduction of income testing for seniors, particularly for Health Care Insurance Premiums, introducing Blue Cross premiums for seniors would be the Government's next step.

10.3 Long Term Care

Seniors felt that increases in long term care rates, announced by Alberta Health effective April 1, 1994, were punitive, although they remain the lowest in Canada. As a result of this increase, they felt some long term care residents would have fewer discretionary funds available to pay for such things as clothing, laundry, personal items, and dental and optical expenses.

Seniors were also concerned about the availability and location of long term care beds. Because of an inadequate number of long term care beds, seniors said, they spend too much time in acute care hospitals or at home, putting pressure on family care givers. Husbands and wives are sometimes separated by considerable distances, when long term care beds in their local community are unavailable.

Some seniors voiced concern about the level of staffing and the qualifications of staff in long term care facilities. Complaints were made about inadequate care for residents. Some seniors commented that there appeared to be a move towards a two-tiered system.

10.4 Family and Community Support Services

Seniors were concerned that the priorities for funding would change as a result of the Family and Community Support Services (FCSS) program being moved to Alberta Municipal Affairs.

These grants remain unconditional and may no longer be used for “social service” programs, as previously required under Family and Community Support Services. Seniors have relied on the services provided by agencies, including seniors centres, funded through the Family and Community Support Services program.

10.5 Privatization/Deregulation of Lodges

Seniors expressed fear that existing lodges would be sold to private industry and that rents would be unilaterally deregulated with no controls over management. Seniors said they expected Government to ensure lodges are managed more efficiently and that they will be sheltered from rent increases. (Note: To date, there are no plans to privatize existing lodges.)

Some seniors, however, felt that there were benefits to

privatizing lodges, particularly if Government protected low-income seniors from rate increases.

10.6 Cumulative Effect On Subsidized Rates for Rental Accommodation

Seniors living in subsidized rental accommodations said that they were being “hit” three ways:

- an increase in rents from 25% to 28% of income in 1994-95, and to 30% by 1995-96;
- an end to the \$600 in rental assistance currently provided to them annually under the Senior Citizens’ Renter Assistance program;
- an increase in rent if their income is based on a figure that includes the amount they receive from Alberta Seniors Benefit.

Seniors asked that Alberta Seniors Benefit be excluded from income for the purposes of setting rents for subsidized accommodation.

11. Changes to Seniors’ Programs at Other Levels of Government

11.1 Municipal Governments

Seniors expressed concern about the cumulative impact of other increases in costs at the municipal level, such as increases in the cost of seniors’ bus passes and higher property taxes. Some seniors called for government to control or freeze increases in these areas.

11.2 Federal Government

Federal pension and income tax reform was also identified as a concern by seniors. Recent changes to federal income tax rules were seen as a sign of further changes.

(Note: Specifically, the federal budget announcement on February 22, 1994 proposed the age credit for senior citizens on the annual tax return be subject to an income test. People with net incomes less than \$25,921 in 1994 would retain their full credit. Individual net incomes higher than \$25,921 would have their age credit reduced at a rate of 15% of net income. At a net income of \$49,134, an individual would no longer be able to benefit from this age credit. The reduction would be phased in over two years.)

Seniors asked whether or not these changes would be monitored and what impact the additional revenues to the provincial government resulting from the federal age exemption income testing would have on seniors' programs.

Some seniors suggested that the additional revenue to the Province of Alberta generated by these federal adjustments to the age credit should be put back into seniors' programs.

Seniors suggested that provincial income threshold levels for seniors' programs should be coordinated with those set by the federal government.

IV. Appendices

1. Major Programs for Seniors Delivered by the Government of Alberta
2. Comparisons of the Proposed Alberta Seniors Benefit to Existing Programs
3. Alberta Seniors Benefit Proposed Maximum Cash Benefits
4. Proposed Alberta Seniors Benefit for Single Seniors
5. Proposed Alberta Seniors Benefit for Two-Senior Couples
6. Will You Pay Health Care Insurance Premiums Under the Alberta Seniors Benefit Program?
7. Seniors Consultation Meetings March 8 – April 14, 1994 Attendance Statistics

Appendix 1

Major Programs for Seniors Delivered by the Government of Alberta

Alberta Assured Income Plan — This program pays from \$10 to \$95 monthly to lower income seniors. *As proposed, this program will be incorporated into Alberta Seniors Benefit as of July 1994.*

Family and Community Support Services — This program provides grants to municipalities in support of community services. Some seniors centres receive funding from municipalities through this program.

Office of the Public Guardian — This program provides a legal means for a court-appointed guardian to make decisions for adult Albertans who are unable to make decisions for themselves.

Alberta Health Care Insurance Plan Premium Waiver — Persons aged 65 and over and their spouses and dependants are exempt from paying Alberta Health Care Premiums. *As proposed under Alberta Seniors Benefit, seniors may be required to pay partial or full health care insurance premiums as of July 1994, depending on their income.*

Alberta Health Care Insurance Plan — Alberta Health Care Insurance provides coverage for medical costs and for special services including physical therapy, oral surgery, podiatry, and optometric and chiropractic services.

Alberta Blue Cross Plan — Alberta Health has a program administered by Blue Cross which provides specific benefits to seniors and other eligible persons, including 80% of the cost of prescription drugs. *As of July 1994, rather than paying 20% of the cost of a prescription drug, seniors will pay up to a maximum of \$9.70 dispensing fee for each drug.*

Extended Health Benefits Program — This program provides to seniors partial coverage of the costs of dental care, dentures and eyeglasses. An amount of up to \$960 every two years is available for dental care including dentures, plus an additional amount every three years for eyeglasses. *As proposed, this program will be incorporated into Alberta Seniors Benefit as of July 1994.*

Home Care/Community Long Term Care — This program was established to assist individuals with significant health problems or disabling conditions to continue to live in their own homes. Under this program, health services, homemaking and personal services are available. About 80% of the program's clients are seniors.

Aids to Daily Living — Benefits under this program include hearing aids (for seniors) and medical supplies and rehabilitation equipment. Recipients pay 25% of the cost of the equipment.

Long Term Care Facilities — Government provides operating funds to all long term care facilities (nursing homes and auxiliary hospitals).

Property Tax Reduction Benefit — This program provides up to \$1,000 annually to senior homeowners to help reduce their property taxes. *As proposed, this program will be incorporated into Alberta Seniors Benefit as of July 1994.*

Senior Citizens' Renter Assistance Program — This program provides an annual grant from \$600 to \$1,200 to seniors who rent their homes. *As proposed, this program will be incorporated into Alberta Seniors Benefit as of July 1994.*

Seniors' Independent Living Program — This program provides senior homeowners with grants ranging from \$1,000 to \$4,000 to repair or improve their homes. These one-time-only grants are based on income. *No new applications to this program were accepted as of December 31, 1993.*

Self-Contained Apartments for Seniors — This program provides subsidized apartment housing to older persons who pay 25% of their income as rent. *The portion of income that will go towards rent will rise to 28% in 1994-95 and to 30% in 1995-96.*

Senior Citizens Lodges — This program provides operating grants to Foundations which operate senior citizens' lodges. Rates for room and board are set by the Alberta Government.

Home Adaptation Program — This program provides grants of up to \$5,000 to homeowners and tenants to modify residences for wheelchair access. Approximately 50% of the clients are seniors.

Appendix 2

Comparisons of the Proposed Alberta Seniors Benefit to Existing Programs

Maximum Annual Values

Component	Current Benefit	Proposed Benefit ^a (All Income Tested)
Alberta Assured Income Plan	\$1,140 per senior (Income Tested)	\$1,150 per senior
Extended Health Benefits	\$ 100 per adult ^b \$ 200 per family ^b (Not Income Tested)	\$ 116 per senior \$ 232 per family
Alberta Health Care Insurance Premium (non cash benefit)	\$ 384 per adult \$ 768 per family (Not Income Tested)	\$ 384 per adult \$ 768 per family
Property Tax Reduction	\$ 650 average, not to exceed municipal taxes paid (Not Income Tested)	\$ 650 flat rate
Senior Citizens' Renter Assistance Program		
Regular Renter	\$1,200 (Not Income Tested)	30% of rent paid to maximum of \$1,200
Renter/Owner of Mobile Home	\$1,000 (Not Income Tested)	30% of rent paid to maximum of \$1,000
Renter of Subsidized Unit (e.g. Lodge)	\$ 600 (Not Income Tested)	zero

^a The maximum amounts will be gradually reduced as income from private sources increases.

^b This is an average amount calculated as total expenditures divided by the number of eligible persons.

Appendix 3

Alberta Seniors Benefit Proposed Maximum Cash Benefits

	Maximum Annual Benefit*	Monthly Cheque
Homeowner		
Single	\$1,916	\$160
Two-senior couple	\$3,182	\$265
One-senior couple	\$2,032	\$169
Regular Renter		
Single	\$2,466	\$206
Two-senior couple	\$3,732	\$311
One-senior couple	\$2,582	\$215
Mobile Home Owner/Renter		
Single	\$2,266	\$189
Two-senior couple	\$3,532	\$294
One-senior couple	\$2,382	\$199
Living in Subsidized Housing		
Single	\$1,266	\$106
Two-senior couple	\$2,532	\$211
One-senior couple	\$1,382	\$115

** The maximum benefit is available to seniors with no private income; i.e., receiving only federal OAS/GIS and GST credit. Benefits are gradually reduced as private income increases.*

Appendix 4

Proposed Alberta Seniors Benefit for Single Seniors

Estimated Annual Cash Benefits			Health Care Premiums	
Annual Income	Homeowner	Renter	Estimated Premium Subsidized by Government	Estimated Premium Paid by Senior
\$10,432*	\$1,916	\$2,466	\$ 384	\$ 0
\$12,182	\$1,363	\$1,754	\$ 384	\$ 0
\$14,182	\$ 731	\$ 940	\$ 384	\$ 0
\$15,140	\$ 428	\$ 551	\$ 384	\$ 0
\$17,224	\$ 0	\$ 0	\$ 317	\$ 67
\$17,609	\$ 0	\$ 0	\$ 201	\$ 183
\$18,200	\$ 0	\$ 0	\$ 0	\$ 384

* This figure represents the income single seniors receive from maximum Old Age Security (OAS) and Guaranteed Income Supplement (GIS) payments plus the Goods and Services Tax Credit. The figure is an estimate of what OAS and GIS will be as of July 1, 1994.

Appendix 5

Proposed Alberta Seniors Benefit for Two-Senior Couples

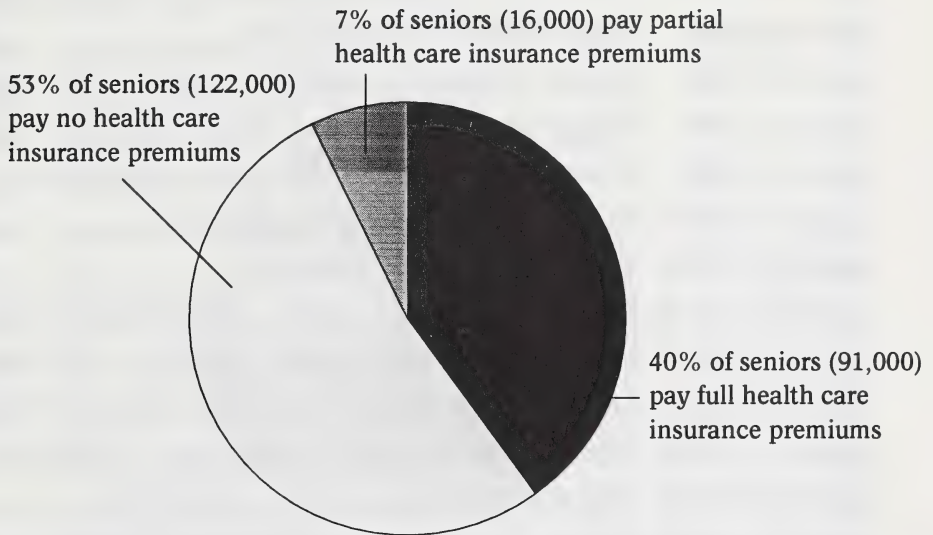
Estimated Annual Cash Benefits			Health Care Premiums	
Annual Income	Homeowner	Renter	Estimated Premium Subsidized by Government	Estimated Premium Paid by Senior Couple
\$16,908*	\$3,182	\$3,732	\$ 768	\$ 0
\$19,158	\$2,244	\$2,632	\$ 768	\$ 0
\$21,158	\$1,321	\$1,551	\$ 768	\$ 0
\$23,117	\$ 592	\$ 696	\$ 768	\$ 0
\$25,121	\$ 0	\$ 0	\$ 730	\$ 38
\$26,275	\$ 0	\$ 0	\$ 396	\$ 372
\$27,600	\$ 0	\$ 0	\$ 0	\$ 768

* This figure represents the income two-senior couples receive from maximum Old Age Security (OAS) and Guaranteed Income Supplement (GIS) payments plus the Goods and Services Tax Credit. The figure is an estimate of what OAS and GIS will be as of July 1, 1994.

Appendix 6

Will You Pay Health Care Insurance Premiums Under the Alberta Seniors Benefit Program?

More than half of Alberta's seniors will pay no health care insurance premiums.



Single senior

Income under \$17,000

Income \$17,000 – \$18,200

Income over \$18,200

Will pay

No premium

Partial premium

Full premium

Two-senior couple

Income under \$25,000

Income \$25,000 – \$27,600

Income over \$27,600

Will pay

No premium

Partial premium

Full premium

One-senior couple

Income under \$19,800

Income \$19,800 – \$25,500

Income over \$25,500

Will pay

No premium

Partial premium

Full premium

Appendix 7

Seniors Consultation Meetings March 8 – April 14, 1994 Attendance Statistics

Information Sessions

Meeting Date	Organization/Meeting Place	Approximate Attendance
March 8, 1994	Alberta Interfaith Coalition on Aging, Edmonton	30
March 8, 1994	Chapter 2 Alberta Retired Public Employees, Calgary	70
March 9, 1994	Montgomery Legion Place Lodge, Edmonton	125
March 10, 1994	St. Albert Senior Citizens, St. Albert	205
March 10, 1994	Fish Creek Seniors, Calgary	80
March 11, 1994	Lethbridge Senior Citizens, Lethbridge (9:30 am)	30
March 11, 1994	Lethbridge Senior Citizens, Lethbridge (2:00 pm)	160
March 11, 1994	Lethbridge Senior Citizens, Lethbridge (4:00 pm)	120
March 11, 1994	Alberta Association of Gerontology, Edmonton	11
March 14, 1994	Club 60, Strathcona Legion, Edmonton	80
March 15, 1994	Senior Citizens Council of Alberta, Calgary	60
March 15, 1994	Calder Drop-In Centre, Edmonton	65
March 15, 1994	Alberta Council on Aging Regional Meeting, Ashmont	200
March 15, 1994	Bowcliff Seniors, Calgary	180
March 16, 1994	Bethany Care Centre, Calgary	35
March 16, 1994	Airdrie Over 50 Club, Airdrie	109
March 17, 1994	Wetaskiwin Senior Citizens Society, Wetaskiwin	200
March 18, 1994	Golden Circle Seniors Association, Red Deer	800
March 18, 1994	Northgate Senior Citizens Group, Edmonton	250
March 19, 1994	Haysboro 50+ Club, Calgary	175
March 21, 1994	Wildwood Seniors, Wildwood	82
March 22, 1994	Edmonton Self Starters Organization, Edmonton	75
March 22, 1994	Chapter 3 Alberta Retired Public Employees, Red Deer	51
March 22, 1994	Beiseker Seniors, Beiseker	50
March 23, 1994	Edson & District Seniors, Edson	180
March 23, 1994	Tofield FCSS, Tofield	104

March 23, 1994	Golden Hills Lodge, Three Hills	70
March 23, 1994	Camrose & District Seniors Centre, Camrose	375
March 23, 1994	Happy Oldtimers, Picture Butte	57
March 23, 1994	Springbank District Seniors Association, Springbank	52
March 24, 1994	Forest Lawn Senior Centre, Calgary	330
March 24, 1994	Alberta Retired Public Employee Society, Edmonton	100
March 24, 1994	Linden Care & Share, Linden	45
March 24, 1994	Spitzee House, High River	75
March 25, 1994	Holden Senior Citizens, Holden	63
March 25, 1994	High River Friendship Centre, High River	100
March 26, 1994	Okotoks Seniors, Okotoks	75
March 26, 1994	Ismailis Association, Edmonton	250
March 27, 1994	Strathcona Seniors Forum, Sherwood Park	270
March 28, 1994	Thorhild & District Senior Citizens, Thorhild	150
March 28, 1994	Cathedral Manor, Calgary	67
March 29, 1994	Central Lions Senior Centre, Edmonton	38
March 29, 1994	Delia & District Organization, Delia	50
March 29, 1994	Central Lions Senior Centre, Edmonton	29
March 29, 1994	Edmonton Self Starters Organization, Edmonton	110
March 29, 1994	Capital Care Norwood, Edmonton	18
March 29, 1994	Golden Age Club, Bow Island	24
March 29, 1994	Chinese Elderly Society, Calgary	200
March 29, 1994	Chapter 10 Alberta Retired Public Employees, Lac La Biche	82
March 29, 1994	Elk Point Seniors, Elk Point	95
March 29, 1994	Drumheller Seniors, Drumheller	82
March 30, 1994	Over 50 Club, Cochrane	112
March 31, 1994	Silver Willows Seniors, Torrington	25
March 31, 1994	Bruderheim Seniors, Bruderheim	13
April 4, 1994	Golden Age Club, Calgary	35
April 4, 1994	Athabasca Seniors, Athabasca	62
April 5, 1994	Edmonton Self Starters Organization, Edmonton	22
April 5, 1994	Seniors Drop-In Centre, Drayton Valley	86
April 5, 1994	Shangrila Lodge, Drayton Valley	65

April 5, 1994	Vilna Seniors, Vilna	21
April 5, 1994	Ogden House Drop-In Centre, Calgary	55
April 5, 1994	Mewburn Veterans Centre, Edmonton	48
April 5, 1994	Sangudo Seniors, Sangudo	43
April 6, 1994	Legion 276, Calgary	150
April 7, 1994	Calgary Immigrant Seniors Service, Calgary	35
April 7, 1994	St. Michael's Extended Care Centre, Edmonton	68
April 7, 1994	Westpine Seniors Lodge, Winfield	45
April 7, 1994	Canmore & District Seniors, Canmore	120
April 7, 1994	Capital Care Grandview, Edmonton	44
April 7, 1994	Viking Seniors, Viking	120
April 7, 1994	Rhubarb Patch, Calgary	31
April 8, 1994	Peace Hills Foundation, Wetaskiwin	53
April 8, 1994	Smoky Lake Seniors, Smoky Lake	145
April 8, 1994	Two Hills Seniors, Two Hills	114
April 8, 1994	Hanna Seniors, Hanna	77
April 8, 1994	Sarcee Trail Seniors, Calgary	29
April 12, 1994	Happy Hour Seniors, Edmonton	25
April 13, 1994	St. Joachim's Manor, Edmonton	12
April 14, 1994	Indo-Canadian Assoc. of Immigrant Seniors, Calgary	30

Total Number of Information Meetings:	79
Total Number of Attendees:	8,019

Focus Workshops

Meeting Date	Organization/Meeting Place	Approximate Attendance
March 10, 1994	Alberta Council on Aging (Board) Edmonton	20
March 14, 1994	Kerby Centre, Calgary AM Session	60
March 14, 1994	Kerby Centre, Calgary PM Session	60
March 16, 1994	Medicine Hat Senior Citizens, Medicine Hat	30
March 17, 1994	Kerby Centre, Calgary AM Session	60
March 17, 1994	Kerby Centre, Calgary PM Session	60
March 17, 1994	Strathcona Seniors Board, Sherwood Park	45

March 17, 1994	Edmonton Meals on Wheels, Edmonton	51
March 18, 1994	Kerby Centre, Calgary AM Session	60
March 18, 1994	Kerby Centre, Calgary PM Session	60
March 19, 1994	Confederation Park, Calgary	30
March 22, 1994	Coronation Golden Age Club, Coronation	102
March 22, 1994	St. Joseph's Auxiliary Hospital, Edmonton	47
March 24, 1994	Valley Neighbours Club, Turner Valley	70
March 24, 1994	Clyde Senior Citizens Club, Clyde	70
March 28, 1994	Ft. Saskatchewan Seniors, Ft. Saskatchewan	128
March 29, 1994	Drumheller Seniors, Drumheller	23
March 29, 1994	Drumheller Seniors, Drumheller	25
March 31, 1994	Open Door Seniors, Calgary	22
April 4, 1994	Kerby Centre, Calgary AM Session	20
April 4, 1994	Kerby Centre, Calgary AM Session	20
April 5, 1994	Lethbridge Senior Citizens, Lethbridge	24
April 6, 1994	High Prairie Golden Agers, High Prairie	30
April 6, 1994	Kerby Centre, Calgary AM Session	17
April 6, 1994	Kerby Centre, Calgary PM Session	20
April 6, 1994	Hinton Good Companions, Hinton	50
April 6, 1994	Slave Lake Seniors, Slave Lake	60
April 6, 1994	Hinton Good Companions, Hinton	45
April 8, 1994	Spruce Grove Seniors, Spruce Grove	51
April 9, 1994	St. Albert Seniors, St. Albert	62

Total Number of Focus Workshops:	30
Total Number of Attendees:	1,422

MLA Requested Information Sessions

Meeting Date	Organization/Meeting Place	Approximate Attendance
March 11, 1994	Honourable Jack Ady — Magrath	100
March 11, 1994	Clint Dunford — Lethbridge West	145
March 11, 1994	David Coutts — Claresholm	130
March 11, 1994	Honourable Jack Ady — Raymond	85

March 11, 1994	Rob Renner — Medicine Hat	300
March 11, 1994	David Coutts — Fort McLeod	130
March 12, 1994	David Coutts — Granum	65
March 14, 1994	David Coutts — Crowsnest Pass	180
March 14, 1994	David Coutts — Pincher Creek	30
March 14, 1994	David Coutts — Pincher Creek	150
March 18, 1994	Yvonne Fritz — Park Ridge Estates, Calgary	130
March 19, 1994	Honourable Stan Schumacher — Drumheller	37
March 20, 1994	Ed Stelmach — Vegreville	100
March 23, 1994	Murray Smith — Confederation Park, Calgary	232
March 25, 1994	Roy Brassard — Didsbury	130
March 25, 1994	Moe Amery — Valleyview Lodge, Calgary	42
March 25, 1994	Roy Brassard — Olds	160
March 25, 1994	Richard Magnus — Thorncliff, Calgary	150
March 26, 1994	Lyle Oberg — Bassano	111
March 26, 1994	Honourable Stan Schumacher — Strathmore	130
March 26, 1994	Lyle Oberg — Brooks	132
March 30, 1994	Honourable Walter Paszkowski — Grande Prairie	135
March 30, 1994	Gary Severtson — Elnora	30
March 31, 1994	Gary Friedel — Manning	55
March 31, 1994	Gary Friedel — Peace River	25
March 31, 1994	Ron Hierath — Coaldale	60
April 2, 1994	Gary Severtson — Innisfail	97
April 2, 1994	Gary Severtson — Sylvan Lake	25
April 5, 1994	Ty Lund — Rocky Mountain House	12
April 5, 1994	Honourable Halvar Jonson — Ponoka	60
April 6, 1994	Honourable Halvar Jonson — Rimbey	65
April 7, 1994	Judy Gordon — Lacombe	65
April 7, 1994	Judy Gordon — Stettler	200

Total Number of MLA Requested Meetings:	33
Total Number of Attendees:	3,498

Additional MLA Constituency Meetings

Information Provided to the Chair of Seniors Advisory Council for Alberta Jocelyn Burgener, MLA

Meeting Date	Organization/Meeting Place	Approximate Attendance
March 4, 1994	Bonnie Laing — West Hillhurst Go-Getters/Calgary	74
March 5, 1994	Bonnie Laing — Parkdale Nifty Fifties Seniors/Calgary	84
March 8, 1994	Bonnie Laing — Heritage Terrace Seniors Apartment/Calgary	40
March 8, 1994	Bonnie Laing — Bow Centre Seniors Apartment/Calgary	35
March 8, 1994	Bonnie Laing — Greenwood Village Community/Calgary	32
March 11, 1994	Jocelyn Burgener — Bethany Care Centre/Calgary	56
March 11, 1994	Jocelyn Burgener — Richmond Park Manor/Calgary	15
March 12, 1994	Jocelyn Burgener — Friendship Manor/Calgary	31
March 12, 1994	Jocelyn Burgener — Good Companions Centre/Calgary	30
March 12, 1994	Jocelyn Burgener — Menno Court Seniors/Calgary	24
March 17, 1994	Bonnie Laing — General de Lalanne Seniors Apartments/Calgary	42
March 18, 1994	Stan Woloshyn — Wabamun & District Seniors Centre/Wabamun	30
March 19, 1994	Jocelyn Burgener — Bankview Seniors Home/Calgary	31
March 19, 1994	Jocelyn Burgener — Dream Haven/Calgary	39
March 19, 1994	Jocelyn Burgener — Jacques Lodge/Calgary	24
March 20, 1994	Bonnie Laing — Shepherd of the Hills Church Seniors/Calgary	20
March 26, 1994	Stan Woloshyn — Entwistle Seniors Centre/Entwistle	52
March 27, 1994	Jocelyn Burgener — Westside Seniors/Scarboro United Church/Calgary	*
April 15, 1994	Jocelyn Burgener — South Calgary Community/Calgary	40-45

*No attendance numbers available.

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